



# Parent Handbook

SCHOOL YEAR 2023-2024

July 2023

# MOScholars Parent Handbook

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## **Welcome to the Missouri Empowerment Scholarship Account (ESA) Program - MOScholars**

Missouri enacted the MOScholars program in 2021, with a goal of enabling Missouri families to customize an education that works for each individual student. The program provides options for Missouri families, allowing them to seek an array of alternative educational services ranging from private schools to therapeutic education services.

### **Purpose of the Handbook**

The purpose of this handbook is to provide parents with information concerning the policies, procedures, and implementation of the MOScholars program. The following sections will help guide you as you utilize your MOScholars empowerment scholarship account.

### **How to Stay Informed**

Parents and students are encouraged to visit <https://treasurer.mo.gov/MOScholars/> to stay abreast of important news, and sign up for MOScholars emails from the Treasurer's Office at <https://treasurer.mo.gov/content/SignUpForm>. Please be sure to periodically check your spam filter.

### **What is an Empowerment Scholarship Account (ESA)?**

An ESA is a scholarship account funded with private, charitable donations that are leveraged by state tax credits. Missouri's ESA program is referred to as MOScholars. Accounts are administered by Educational Assistance Organizations (EAOs) approved by the Missouri State Treasurer's Office. EAOs are nonprofit organizations that conduct fundraising activities to raise dollars to fund scholarships for qualified Missouri students. Scholarships can be used to offset tuition costs at eligible schools, as well as an array of supportive educational goods and services. MOScholars scholarship funds do not constitute taxable income to the parent of the qualified student.

### **How much can an eligible student receive annually?**

Qualified students may receive an annual scholarship amount up to the state adequacy target, currently \$6,375.

## Who is eligible to open a MOScholars account?

Scholarships are available to students on a priority basis in the following order:

Any elementary or secondary school student who is a resident of Missouri and resides in an [eligible city or county](#) (a county with a charter form of government, or any city with at least 30,000 residents), who:

- a) Has an approved "individualized education plan" developed under the federal Individuals with Disabilities Education Act (IDEA). For MOScholars, the term "individualized education plan" means:
  - i. An individualized education program (IEP) as defined in 20 U.S.C. §1414(d)(1)(A)(i); or
  - ii. An individual service plan (ISP) that is developed in cooperation with a local educational agency under the IDEA, specifically those provisions pertaining to parentally placed private school children found in 20 U.S.C. §1412(a)(10) and 34 CFR §300.132(b).

Any IEP or ISP that is proffered for program eligibility must be dated within thirty-six months of the date of the student's application to the program. Students with ISPs that are not developed under the IDEA are not eligible.

### OR

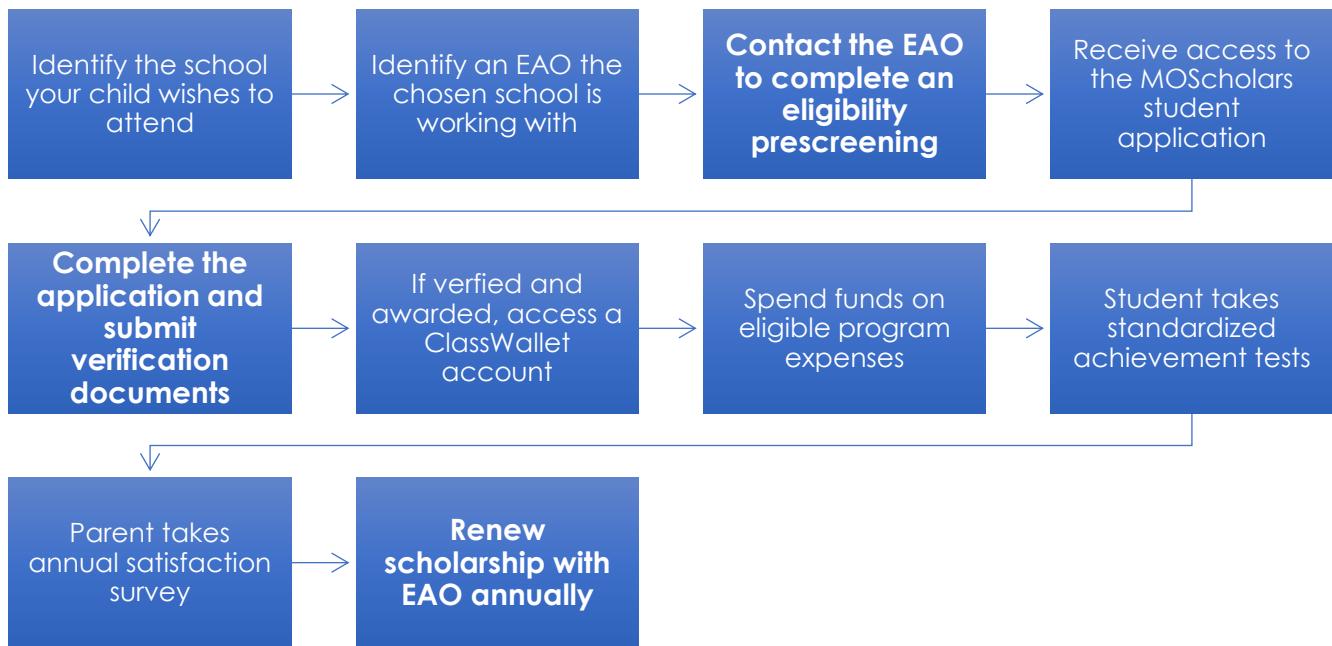
- b) Lives in a household whose total annual income does not exceed 100% of the free and reduced lunch rate; and,
  - Attended a public school as a full-time student for at least one (1) semester during the previous twelve (12) months; or
  - Is a child who is eligible to begin kindergarten or first grade.

**If funding remains available after all students who meet these qualifications have been served, then the next category of qualified student is any student who:**

- a) Is a member of a household whose total annual income does not exceed 200% of the standard used to qualify for free and reduced lunches and meets at least one of the following qualifications:
  - Attended a public school as a full-time student for at least one (1) semester during the previous twelve (12) months; or
  - Is a child who is eligible to begin kindergarten or first grade.

## Participating in MOScholars

Figure 1 MOScholars Student Participation Process



Parents and students should carefully review the parent handbook for eligibility criteria, eligible expenses, and other MOScholars program criteria. Next, parents and students identify and contact a certified EAO partnering with the school the student wishes to attend. EAOs are responsible for prescreening students for eligibility, and then providing access to the online MOScholars application.

A list of certified EAOs can be found at: <https://treasurer.mo.gov/MOScholars/EAOs>

To learn more about each EAO and the schools they partner with, please contact the EAO directly.

## Submitting an Application

Parents are required to complete the MOScholars online application form, provide all required supporting documentation (such as proof of income, residency, and Individualized Education Plan), and submit a parent participation agreement as part of the application process.

### Social Security Number

A valid Social Security number or individual taxpayer identification number (ITIN) must be provided for the student applicant. The number will be utilized for student identification and Department of Elementary and Secondary Education funding

purposes only, and are critical for students without a Missouri Student Information System (MOSIS) ID. Students entering kindergarten and those who have not previously enrolled in a public school will not have a MOSIS ID.

### Individualized Education Plan Documentation

For students eligible for MOScholars under the Individualized Education Plan eligibility criteria, a copy of an IEP (or ISP developed under IDEA in collaboration with the local education agency) dated within thirty-six months of the date of the student's application to the program must be provided.

The document must list the local education agency and its representative who participated in developing the plan.

### Financial Documentation/Proof of Income

MOScholars income eligibility guidelines are updated each year according to free and reduced lunch guidelines.

MOSCHOLARS INCOME ELIGIBILITY GUIDELINES <i>(Effective July 1, 2023)</i>				
Household Size	Annual Income			Free & Reduced Lunch
	200%	100%		
1	\$ 53,946	\$ 26,973		
	\$ 72,964	\$ 36,482		
	\$ 91,982	\$ 45,991		
	\$ 111,000	\$ 55,500		
	\$ 130,018	\$ 65,009		
	\$ 149,036	\$ 74,518		
	\$ 168,054	\$ 84,027		
	\$ 187,072	\$ 93,536		

**For parents/guardians who file taxes: A complete 2021 OR 2022 Federal Tax return** (including schedules) for the adult(s) applying on behalf of the eligible student, and documentation of any applicable nontaxable income (outlined below) is required. If a child is not documented as a dependent by the adult(s) applying, the complete tax return, including all schedules, is required from the person(s) claiming the child as a dependent.

"Income" is calculated as total income reported on the federal tax return **plus** nontaxable income (not including SNAP benefits). Total income (line 9 of federal form 1040) includes:

- Wages, salaries, tips, etc.
- Taxable Interest
- Ordinary Dividends
- IRA Distributions - Taxable
- Pensions and Annuities - Taxable
- Social Security Benefits - Taxable
- Capital Gain or Loss

**For parents/guardians who are not required to file taxes:** Total income is the sum of all nontaxable income outlined below. Non-filers will be required to report and submit proof of nontaxable income.

**Note:** FACTS Management may request proof of SNAP benefits if no tax return is filed. SNAP benefits are not included in the nontaxable income calculation, but by confirming receipt of SNAP, often income can be qualified.

**Nontaxable Income includes:**

*\*Documentation must contain recipient, amount received, frequency, and dates.*

- 1) **Alimony Received** – Court ordered legal documents or a letter from the provider of the alimony.
- 2) **Social Security Income** – SSA-1099 or SSI statements/letters for all family members receiving benefits.
- 3) **Welfare** – A budget letter or notice of benefit from the appropriate agency.
- 4) **Temporary Assistance for Needy Families (TANF)** – A budget letter or notice of benefit from the appropriate agency, screenshot of online account or bank account showing payments received exhibiting a reasonable pattern (showing recipients name).
- 5) **Child Support** – A court ordered legal document, a document from the provider of the child support (showing the name of the person providing the support, name of the person receiving the support, amount received, and frequency of amount received), or a printout/screenshot of payments from an online child support enforcement agency account showing the name of the person receiving the support.
- 6) **Workers' Compensation** – A Workers' Compensation award letter.
- 7) **Housing Allowance** – A benefit statement or enrollment and payment letter.
- 8) **Tuition Support** – A letter from the provider of support.
- 9) **Tax-exempt Interest** – Self-reported. No document requirements.
- 10) **Other Nontaxable Income** – Self-reported. No document requirements.

11) **Other Financial Sources** – If a parent/guardian does not file taxes but works, he/she must provide a notarized letter from their employer stating their total annual income. If they are receiving regular assistance from family/friends, they must provide notarized letters written by the person providing the support. The letter must state the annual amount given.

### Proof of Attendance at a Public School

Students who qualify for MOScholars under the income eligibility criteria must also have attended a public school for at least one semester during the last year, unless the student is eligible to enter kindergarten or first grade.

To meet this requirement, the parent/guardian must provide a document or combination of documents that:

- 1) Contain the student's name as it appears on the application
- 2) Contain the school year/term of 2022-2023
- 3) Contain the school name and address
- 4) Clearly show the student attended for at least 12 weeks during the 2022-2023 school year

Examples of how the criteria might be met:

- Provide a report card or report cards including grades from at least one semester, two quarters, or two trimesters from the public school attended. This will be sufficient IF the report cards contain all of the information included in bullets 1-3 above.
  - If the report cards are missing any information, such as school name and address or term, additional documentation that includes the missing information and the student name must be provided.

OR

- Provide an enrollment history sheet from the public school the student attended that includes all of the information listed in bullets 1-4 above. Screenshots can be accepted.

OR

- Completion of the [School Enrollment Letter template](#), from the school the student attended, on school letter head.

### Proof of Residency

All eligible students must be a current resident of Missouri and reside in an [eligible city or county](#) (a county with a charter form of government, or any city with at least 30,000 residents).

Acceptable proof of residency documentation includes:

- Utility Bills (Gas, Electric, Water, Other)
- Mortgage Statements
- Government/ Govt. Agency Issued Mail (TANF, SNAP, tax returns, voter registration cards, tax assessments, etc.)
- Driver's License or State Issued ID

### **Home School Student Applicants**

Student applications for those students attending or planning to attend a home school must be accompanied by a home school certification form.

In addition to meeting the requirements laid out in section 167.031.2, RSMo, a home school must submit a [Home School Certification](#) with the student application to the selected EAO, and:

1. Agree to not share, refund, or rebate any MOScholars account funds with the parent or qualified student in any manner;
2. Submit a proposed curriculum plan, or provide the records required to be maintained by section 167.031.2(2)(a), RSMo;
3. Provide the STO with a [Background Check Authorization](#) to conduct a review of the criminal history records (maintained by the Missouri State Highway Patrol in the Missouri criminal records repository) for every adult who resides in the home school, if the home school is given initial approval from an EAO; and,
4. When requested, produce the records required to be maintained under section 167.031.2(2)(a), RSMo.

The EAO will review the home school certification for pre-approval within 15 days of receipt, then submit to the STO for final approval. Upon receipt of a home school certification that has received initial approval from an EAO, the STO will review the certification documents and the criminal history records, then notify the EAO and home school parent(s) of final approval or denial.

The home schools certification is included as part of the online MOScholars Application.

### **Once Approved for a MOScholars Account**

Upon acceptance of a MOScholars scholarship award, parents/guardians agree:

1. Accept only one MOScholars scholarship for this student.
2. Create a user account with ClassWallet to spend student scholarship funds.

3. Direct all MOScholars funds awarded to this student to eligible program expenses (as determined by the STO) and retain oversight over payments made under the program for the benefit of this student.
4. Neither share, refund, nor rebate any scholarship account funds with themselves or the student in any manner.
5. Not pay, share, refund, or rebate any MOScholars account funds in any manner with the parent, qualified student, or any other individual within three (3) degrees of consanguinity (kinship/relation) to the qualified student.
6. Not request the purchase of, or reimbursement for, expenses that have been or will be funded or reimbursed by other state or federal funding.
7. Maintain enrollment in a qualified school and receive an education in at least the subjects of English language arts, mathematics, social studies, and science.
8. Not enroll the student in a public school operated by, or a charter school located within, the qualified student's district of residence (except for a qualified student who is in the custody of the state).
9. Release the district of residence from all other obligations to educate this student while enrolled in the program (excluding any obligations under the federal Individuals with Disabilities Education Act).
10. Ensure student participation in annual achievement or norm-referenced testing in grades that require testing under the statewide assessment system.
11. Make available any student records and information necessary for reporting MOScholars program outcomes to the qualified school, EAO, and/or STO.
12. While eligible, submit a renewal application/request to apply for subsequent school year awards. Failure to complete a renewal request each year will forfeit the student's right to renewal.
13. Participate in random reviews or audits that may be conducted by program administrators to ensure MOScholars funds are being appropriately spent for the education of the participating student, and to provide documentation necessary to establish program and expense eligibility, or any other information deemed necessary by the EAO or STO.
14. Inform the certified EAO and the qualifying school of any change in the student's school enrollment, residential address, or custody status, which may result in disqualification from the program.

A parent or legal guardian will be provided with a copy of the participation agreement upon request to the EAO.

## Enrollment in ClassWallet

The STO is using ClassWallet, a third-party vendor, to enable parents to manage their student's MOScholars scholarship funds and make purchases. ClassWallet administers electronic debit accounts, "digital wallets", to pay tuition at participating schools and other eligible expenses from approved vendors/providers. ClassWallet's platform is designed to streamline and automate the spending and tracking of MOScholars funds.

Once a student has been determined eligible for and received notice of a MOScholars scholarship award, parents will receive a welcome email from ClassWallet. The welcome email will provide instructions for establishing an online ClassWallet Account. Establishing a ClassWallet Account typically takes between 10-14 business days (to set up and fund an account). After the account is set up, the EAO distributes scholarship funds to the student's ClassWallet account.

### Two Ways to Use MOScholars Funds in ClassWallet:

1. Purchase eligible items from vendors on the Marketplace. See the Allowable Use of Funds section below for eligible items.
2. Make Direct Pay (EFT) payments for tuition and services to registered schools and service providers (therapists, tutors, etc.).

### Vendors, Providers, and Schools - Registration in ClassWallet

Service provider(s) must pre-register in ClassWallet and receive STO approval in order to receive MOScholars payments. We recommend that you check with the school or provider to see if they are registered prior to incurring any expense.

A school, provider and/or vendor can register in ClassWallet by using this link: [Service Provider Pre-Registration](#). If your provider(s) or school has not registered in ClassWallet and needs information on how they can register, please contact ClassWallet at [help@classwallet.com](mailto:help@classwallet.com) or 1-877-969-5536.

ClassWallet charges a 2.5% processing fee to direct pay vendors, providers, and schools for each transaction. The vendor has discretion to charge Account Holders a processing fee to offset this expense.

## Allowable Use of Funds & Provider Qualifications

1. **Tuition or fees at a qualified school** - Includes tuition or fees at a charter school under section 160.400, private school, public school under section 160.011, or public or private virtual school. Does not include fees to co-ops.
2. **Textbooks required by a qualified school**
3. **Educational therapies or services** provided by a licensed or accredited practitioner or provider including, but not limited to, licensed or accredited paraprofessionals or

educational aides. Providers should meet one or more accreditation requirements outlined below.

<b>Therapy</b>	<b>Accreditation</b>
Applied Behavior Analysis (ABA) and Verbal Behavior Analysis  Cognitive Behavioral Therapy and Play Therapy	<ul style="list-style-type: none"> <li>• RBT with supervision from BCBA or equivalent</li> <li>• BCBA (Board Certified Behavioral Analyst)</li> <li>• BCBA-D (Board Certified Behavioral Analyst – Doctorate)</li> <li>• BCaBA (Board Certified Assistant Behavioral Analyst)</li> <li>• Licensed psychologist or counselor</li> </ul>
Aquatic Therapy	<ul style="list-style-type: none"> <li>• Aquatic Physical Therapy license</li> <li>• Occupational Therapy license</li> <li>• Physical Therapy license</li> </ul>
Art Therapy	<ul style="list-style-type: none"> <li>• American Art Therapy Association (AATA)</li> <li>• Occupational Therapy license</li> <li>• Physical Therapy license</li> </ul>
Equine Therapy; Hippotherapy; Therapeutic Riding	<ul style="list-style-type: none"> <li>• Certified Therapy Horse Association (CTHA)</li> <li>• Equine Therapy</li> <li>• Equine Assisted Growth and Learning Association (EAGALA)</li> <li>• National Association of Certified Professionals of Equine (NACPET)</li> <li>• North American Handicap Riding Association (NAHRA)</li> <li>• Occupational Therapy license or OT assistant license</li> <li>• Physical Therapy license or PT assistant license</li> <li>• Professional Association of Therapeutic Horsemanship International (PATH)</li> <li>• Recreational Therapy Certificate</li> </ul>
Hand Therapy	<ul style="list-style-type: none"> <li>• Occupational Therapy license or related therapy credential;</li> <li>• Physical Therapy license; PT assistant; OT assistant</li> </ul>
Music Therapy	<ul style="list-style-type: none"> <li>• American Music Therapy Association (AMTA)</li> <li>• Certification Board for Music Therapists (CBMT)</li> </ul>
Occupational Therapy (OT)	<ul style="list-style-type: none"> <li>• Occupational Therapy license (licensed OT assistants are approved)</li> </ul>
Physical Therapy (PT)	<ul style="list-style-type: none"> <li>• Physical Therapy license (licensed PT assistants are approved)</li> </ul>
Recreational Therapy	<ul style="list-style-type: none"> <li>• American Therapeutic Recreation Association (ATRA)</li> <li>• National Council for Therapeutic Recreation Certification (NCTRCC)</li> <li>• Recreational Therapy License</li> </ul>

Relationship Development Intervention (RDI) Therapy	<ul style="list-style-type: none"> <li>• BCBA (Board Certified Behavioral Analyst or Doctorate)</li> <li>• BCaBA (Board Certified Assistant Behavioral Analyst)</li> <li>• Licensed Psychologist and counselor</li> <li>• RDI certificate</li> <li>• Registered Behavior Technician (RBT)</li> </ul>
Social Group Therapy	<ul style="list-style-type: none"> <li>• Certification in Cognitive-Behavioral Therapy (CBT)</li> <li>• Licensed counselor</li> <li>• Licensed psychologist</li> <li>• School counselor or special education teacher (certified)</li> <li>• Social Work Counselor Certificate</li> </ul>
Speech Therapy	<ul style="list-style-type: none"> <li>• Speech Therapy or Occupational Therapy license</li> <li>• Speech Language Pathologist Therapy license (licensed SLP assistants are approved)</li> </ul>
Vision Therapy	Optometrist (pediatric, behavioral or developmental)

MOScholars funds cannot be used to pay for any fees or costs due to:

- Late appointments
- Cancelled appointments

4. **Tutoring services** - academic supports outside normal subject/classroom instruction. Tutoring services must be delivered by a qualified, unrelated individual. Credentials cannot be expired.
  - Services by an individual: Bachelor's degree or higher, copy of degree or transcripts OR State Teaching Certificate;
  - Facility-based services: Accreditation by a state, regional or national accrediting organization
5. **Curriculum** - A complete course of study recommended for a particular content area or grade level, including supplemental materials such as lesson plans and workbooks. Must be grade/age appropriate.

Membership to online curriculum is acceptable. Subscriptions to educational kits, boxes, programs, etc. cannot be purchased for more than one year. Educational kits, boxes, programs, etc. must include curriculum and/or lesson plans.

Curriculum examples:

<b>Approved curriculum and supplemental materials:</b>	<b>Non-approved curriculum and supplemental materials:</b>
Reading books	Toys or dolls
Educational workbooks	Workshops
Educational flash cards	Consumable supplies
Educational reference books	Educational boxes with no curriculum or lesson plans
Instructional books	Stickers, non-educational magazines, coloring books
Audio/digital books	Amazon Prime or similar fees
Globes, maps, periodic tables	Carts, stations, storage carts, cabinets, easels, etc.
DVDs, CDs, or USB with curriculum on them	Furniture, bedding
Prompt cue cards for behavior and educational support	Room organizers, carts, stations, storage carts, cabinets, easels, etc.
Manipulatives for the use of demonstrating mathematical concepts such as counting, basic math, differentiating the four operations, fractions, and decimals	Area geographical rugs
	Non-educational CDs or DVDs

6. **Tuition or fees for a private virtual school** - Includes, online learning programs or courses.
  - Scholarship funds **cannot** be used to pay for family memberships or multiple students, only an individual student membership for the qualified MOScholars recipient.
  - Scholarship funds **can be** used for online programs or online subscriptions for the contract year.
7. **Testing fees** - For a nationally standardized, norm-referenced achievement test, advanced placement examinations, international baccalaureate examinations, or examinations related to college or university admission.
8. **Account Management fees** – Transaction fees assessed by ClassWallet.
9. **Computer hardware or other technological devices** used to help meet a qualified student's educational needs.

Limited to a single computer device per student every three (3) years, unless otherwise pre-approved by the EAO as a necessary educational resource, including assistive devices and accessible educational hardware and materials. Smartphones are specifically excluded from this category of expenses.

Examples:

- Vision - Products designed to assist with vision. Categories: (1) Magnifiers including CCTV systems; (2) talking scales; (3) screen readers; (4) screen magnifiers; (5) Braille displays
- Hearing - Products designed to assist with hearing. Categories: (1) Personal amplification systems (PocketTalker Pro); (2) Personal amplification systems – wireless (FM); (3) Group Assistive Listening Systems
- Speech communication - Products designed to assist with speaking and face-to-face communication for individuals with speech disabilities. Categories: (1) Speech generating devices; (2) Communication boards/books; (3) Software with speech output; (4) Devices that produce text but not voice output for face-to-face communication (e.g. Crespeaker); (5) Voice clarifiers; (6) Voice amplifiers.
- Computers and related - Hardware and software products. Categories: (1) Desktop or laptop computer; (2) tablet (e.g. IPad); (3) Interactive whiteboard (e.g. Promethean); (4) Educational software or Apps; (5) Computer accessories that enable people with disabilities to access, interact with, and use computers; includes modified or alternate keyboards, switches activated by pressure, touch screens, special software, voice to text software.
- Learning, cognition, and developmental - Products to provide people with disabilities access to educational materials and instruction; products that assist with learning and cognition. Categories: (1) Calculators; (2) Clocks/Timers/Wake-up Systems; (3) General Personal Organization; (4) Memory Aids; (5) Money Management; (6) Notetaking/Recording Devices; (7) Electronic Organizers/Personal Digital Assistants.

#### **10. Fees for summer education and specialized after-school education programs.**

After-school education programs provide services during non-school hours to support student learning, including tutoring, homework help, and other academic enrichment.

A summer education program is any educational program occurring outside the regular school term, during the months of June, July, and August, that provides services to support student learning, including tutoring, homework help, credit recovery, and other academic enrichment, such as hands-on math, reading, and science programs.

**Child daycare facilities and home daycare do not qualify.**

**11. Services provided by a public school** - Including but not limited to individual classes and extracurricular programs.

MOScholars funds may be used to pay for individual classes and/or extracurricular programs provided by a public school, such as drama club, band, cheerleading, sports, art classes, music classes, speech and debate, CTEDs, etc. Equipment and/or uniforms or attire may not be purchased with scholarship funds.

Please note: public schools have discretion on whether to accept MOScholars recipients for such activities, even if scholarship funds are being used to pay for the classes or extracurricular activities.

If a public school accepts a MOScholars student, please make sure that the following is done to avoid suspension of the MOScholars scholarship:

- Make sure the student is not enrolled in the school as a tuition payer code 1 (public schools will understand this terminology).
- Make sure that the public school provides an itemized and complete paid invoice for all activities and/or classes.

**12. Transportation costs** - For mileage to and from a qualifying school, at the State of Missouri mileage reimbursement rate. Transportation reimbursements cannot be paid to a person within three (3) degrees of relation/kinship to the qualified student.

For the Missouri state mileage reimbursement rate, visit

<https://oa.mo.gov/accounting/state-employees/travel-portal-information/mileage>

In order to receive MOScholars funds, transportation providers must upload the following documentation to ClassWallet:

- Valid driver's license
- Active registration of vehicle used for transporting the scholarship recipient
- Proof of public liability or taxi liability insurance
- Affidavit that provider is not related within three degrees of consanguinity of scholarship recipient

\*Please note: All invoices must contain dates serviced, pickup/drop off locations, and mileage

## Ineligible MOScholars Expenses

Eligible and ineligible educational expenses may vary depending on a student's circumstances and educational needs. While not a comprehensive list, certain expenses have been expressly identified as ineligible, including:

- Consumable educational supplies, such as paper, pens, pencils, or markers.
- Tuition at a private school located outside of Missouri.
- Tuition payments to co-ops.
- Payments to a family member within three (3) degrees of relation/kinship to the qualified student. This applies to all expenses, including but not limited to tutoring and teaching services, educational therapies, and transportation.

## Other examples of ineligible expenses:

- Late payment or returned payment fees
- Household items
- Field trips
- Tickets to events
- Membership to organizations
- Out of state services
- Sports equipment
- Furnishings (e.g. a desk or chair)
- Musical instruments

## Limitations on Expenses

1. Pre-payment of services are allowed only within the awarded school year (July 1-June 30).
2. The parent/guardian may not knowingly hire another MOScholars recipient's parent and pay them directly with scholarship funds.

## Approval of Payments and Purchases

The digital wallet platform is an approval-based system. The system prevents the need for parents to make "out of pocket" expenditures and provides for maximum integrity of the program. When a MOScholars parent or guardian initiates a payment to a school or service provider, or purchases items through the marketplace, the transaction is directed to a queue for approval by the EAO. Each MOScholars transaction processed through the digital wallet platform is independently approved or denied by EAO personnel according to the Allowable Use of Funds categories above.

## Renewing the Scholarship

Students who have received a MOScholars scholarship **MUST** coordinate with their EAO to renew their scholarship for the upcoming school year and to continue in the program and use any rollover funds. The EAO will communicate renewal application deadlines to students.

### Maintaining Eligibility for Renewal

- Attendance at a qualified school
- Annual renewal in coordination with the EAO

## Changes to the MOScholars Account

### Change of Designated Parent/Guardian

A parent/legal guardian may transfer ownership of an account to another parent/legal guardian eligible to oversee the account. To transfer ownership, the existing designated parent/guardian should submit a request for Change of Designated Parent/Guardian form to the EAO. Once processed by the EAO, the new designee assumes all oversight of the scholarship account. The EAO will email ClassWallet with the requested change. ClassWallet will update the system and resend welcome emails and/or password resets as needed.

### FERPA and Age 18

Any student that turns 18 years of age while still enrolled in a qualified school that is subject to the provisions of the Family Educational Rights and Privacy Act (FERPA) must provide any school records to an EAO or the Missouri State Treasurer upon request. Failure of the student to provide school records as requested may result in the student being required to reimburse the EAO for scholarship funds expended during the term the scholarship was suspended.

### Withdrawal from the Program

A parent may cancel a participation agreement and withdraw their student from the program at any time by submitting a notice of withdrawal to the EAO. The parent and beneficiary are subject to the terms and conditions of the program during any term of schooling in which tuition, or other eligible expenses, were paid for using scholarship funds. The student's scholarship account will be closed and any remaining funds will be returned to the EAO for redistribution to other qualified students for scholarship accounts.

## Program Violations & Termination of the MOScholars Account

If the STO determines that any parent or eligible student has committed an intentional program violation consisting of any misrepresentation or other act that materially violates

any law or promulgated rule, it may disqualify the offending party from the program. The STO will notify the parent or eligible student that no further transactions will be allowed, or disbursement of funds made. The notification will specify the reason for the suspension and allow the account holder an opportunity to respond to the allegations in writing. A parent may request a hearing conducted in accordance with the provisions of Chapter 536, RSMo, and may appeal the administrative hearing commission's decision to the circuit court of the county in which the student resides.

Any funds remaining in the MOScholars account will be returned to the EAO to be redistributed to other qualified students for scholarship accounts.

Disqualification of a parent or eligible student is not be a prerequisite nor a substitute for any other civil or criminal causes of action to which such party may otherwise be subject but is in addition to such possible remedies. Any information obtained or compiled by the treasurer in determining whether to disqualify a parent or eligible student may be disclosed to appropriate law enforcement agencies, in any investigation, action, or proceeding, civil or criminal, brought by a governmental agency to enforce the laws of this state upon court order in any action or proceeding where such information is material to an issue in the action or proceeding.

After a twelve (12) month waiting period immediately following a disqualification, a parent or eligible student may re-apply to participate in the program in accordance with the applicable laws governing eligibility and participation in the program.

## Resources

### **Help with ClassWallet:**

- Start a live chat or view Knowledgebase at: <https://kleo.force.com/classwallet/s/>
- Email [cwaccounts@classwallet.com](mailto:cwaccounts@classwallet.com)
- Call (877) 969-5536 ext. 2

Hours:

Monday – Friday: 8 AM to 8 PM EST Saturday: 10 AM to 4 PM EST

### **Help with your FACTS Management account:**

Call FACTS Management Applicant help line at **844-649-2921**.

Hours:

Monday - Thursday 7:30 am to 7 pm CST; Friday 7:30 am to 5 pm CST

Or use the Live Chat feature that appears once you log into FACTS.

Hours:

Monday - Friday 8 am to 5 pm CST

## Frequently Asked Questions

### 1. What are the income based requirements for a MOScholars account?

Scholarships will be prioritized for qualified students in the following order:

- Students with Individualized Education Plans OR students whose total annual household income is at or below 100% of the free and reduced lunch rate.

MOSCHOLARS INCOME ELIGIBILITY GUIDELINES <i>(Effective July 1, 2023)</i>				
Household Size	Annual Income			
	Free & Reduced Lunch		200%	100%
1	1	\$ 53,946	\$ 26,973	
	2	\$ 72,964	\$ 36,482	
	3	\$ 91,982	\$ 45,991	
	4	\$ 111,000	\$ 55,500	
	5	\$ 130,018	\$ 65,009	
	6	\$ 149,036	\$ 74,518	
	7	\$ 168,054	\$ 84,027	
	8	\$ 187,072	\$ 93,536	

- Students whose total annual household income is at or below 200% of the free and reduced lunch rate.

### 2. What if our household income has changed since tax return was filed?

Income will be verified from the tax return, regardless of recent changes to household income, such as change in employment.

### 3. Are current private or homeschooled students eligible?

Students who qualify for the program under the Individualized Education Plan criteria may already attend a private school or be home schooled.

Students who qualify for the program under the income criteria must have attended a public school full time for at least one semester during the previous 12 months, or be eligible to begin kindergarten or first grade. "Semester" means a half-year term of a school year, no less than twelve (12) weeks in duration

### 4. My child is entering kindergarten and doesn't have an IEP. We do have an ISP developed by the preschool my child attended. Do we qualify?

Children must have an approved IEP or an ISP developed under the federal Individuals with Disabilities Education Act (IDEA), in collaboration with a local

education agency (LEA). If the child's ISP was developed by the preschool without the involvement of a LEA, then the child does not qualify under the IEP criteria.

**5. Can my student receive scholarship awards from more than one EAO?**

No, students may receive only one MOScholars award.

**6. Is my student guaranteed scholarship funding from year to year?**

Once approved for MOScholars, a student is eligible to renew their scholarship each year. Renewal is subject to funding availability and must be coordinated with the EAO.

**7. My student lives in Missouri but wishes to enroll in a private school in Illinois. Can he/she receive scholarship funds for out-of-state tuition costs?**

No, scholarship funds may not be directed to attendance at an out-of-state school.

**8. My student attends a school that is part of the Columbia school district, but our family does not live in the Columbia city limits. Is my student eligible for a scholarship?**

Unfortunately, the student is not eligible for a MOScholars scholarship. The student must reside in the eligible city or county.

**9. Do I include my student's scholarship award as income for tax purposes?**

No. MOScholars funds do not count as taxable income for the parent.

**10. I am a parent board member of an EAO/participating school. Can my child participate in the scholarship program?**

No, students of board members may not participate in the MOScholars program.

**11. What if we move or change schools?**

You are required to notify the EAO immediately of any change in address or school enrollment. Such changes may impact program eligibility.

**12. Will students who left their public school during and/or due to COVID be grandfathered in a way that they can apply for MOScholars even if they are now either being homeschooled or in a private school?**

Unfortunately, no. The statute doesn't allow for such a provision.

**13. My student is enrolled in a private school and participates in public-school courses but is not full-time. Will my student qualify as a public school student?**

The student must have attended public school as a full-time student for at least one semester during the previous twelve months.